

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Saul Venegas Gonzalez

1275 Blue Sage Way
Chula Vista, CA 91915

Case number: 09-06259-PB7
Chapter: 7
Judge Peter W. Bowie

Social Security No.: xxx-xx-9256
Debtor: No Known Aliases

Cynthia Montreal Gonzalez

1275 Blue Sage Way
Chula Vista, CA 91915

Social Security No.: xxx-xx-9473
Joint Debtor: No Known Aliases

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/10/09

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 09-06259

User: admin
Form ID: b18

Page 1 of 2
Total Noticed: 40

Date Rcvd: Nov 10, 2009

The following entities were noticed by first class mail on Nov 12, 2009.

db/jdb +Saul Venegas Gonzalez, Cynthia Monreal Gonzalez, 1275 Blue Sage Way, Chula Vista, CA 91915-1614
aty +David L. Speckman, Speckman & Associates, 835 Fifth Ave, Suite 301, San Diego, CA 92101-6136
tr Richard M Kipperman, Corporate Management, P.O. Box 3010, La Mesa, CA 91944-3010
smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424
smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave., Bethlehem, PA 18025-0025
smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
ust +Jeanne Wanlass, Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511
11842597 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
11998403 CITIBANK, FSB, PO BOX 6941, THE LAKES, NV 88901-6941
11935626 California Student Aid Commission, P.O. Box 419041, Cordova, CA 95741-9041
11842602 +Citi, 1000 Technology Drive, Attn: MS 514, O Fallon, MO 63368-2240
11842604 +Downey, PO Box 6060, Newport Beach, CA 92658-6060
11911514 +Downey Savings and Loan Association, F.A., Attn: Foreclosure Supervisor, 3501 Jamboree Rd., 3rd Fl., North Tower, Newport Beach, CA 92660-2939
11934632 +ECMC, P.O. Box 75906, St. Paul, MN 55175-0906
11842605 +Enrique Estrada (ex-husband), 2013 Lundy Lake Drive, Escondido, CA 92029-5402
11842606 +Goodyear, PO Box 653054, Dallas, TX 75265-3054
11842607 +Home Depot, PO Box 6405, Sioux Falls, SD 57117-6405
11919549 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., PO Box 12914, NORFOLK VA 23541-0914
11955449 PRA Receivables Management, LLC as agent for, FIA Card Services NA aka Bank of America, PO Box 12907, Norfolk VA 23541-0907
11940177 +PRA Receivables Management, LLC as agent of, Household Finance Corp of CA, P.O. Box 12907, Norfolk, VA 23541-0907
11842609 +Sallie Mae, 1002 Arthur Drive, Lynn Haven, FL 32444-1683
11874579 Sallie Mae, Inc. on behalf of, CSAC/California Student Aid Commission, CSAC/Ed Fund, P.O. Box 419041, Cordova, Ca. 95741-9041
11842611 +Wells Faro Bank, PO Box 30086, Los Angeles, CA 90030-0086
11842612 +Wells Fargo Bank, PO Box 30086, Los Angeles, CA 90030-0086
11917994 +Wells Fargo Bank N.A., P.O. Box 5058 MAC P6053-021, Portland, OR 97208-5058
11849288 +Wells Fargo Bank, N.A., c/o Wells Fargo Card Services, Recovery Department, P.O. Box 9210, Des Moines, IA 50306-9210

The following entities were noticed by electronic transmission on Nov 10, 2009.

smg EDI: CALTAX.COM Nov 10 2009 19:19:00 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
smg E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511
ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
11842598 +EDI: BANKAMER.COM Nov 10 2009 19:13:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
11842599 +EDI: HFC.COM Nov 10 2009 19:13:00 Beneficial (HFC), PO Box 60101, City Of Industry, CA 91716-0101
11924897 +EDI: CAPITALONE.COM Nov 10 2009 19:13:00 CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091-5155
11842600 +EDI: CAPITALONE.COM Nov 10 2009 19:13:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
11842601 +EDI: CHASE.COM Nov 10 2009 19:13:00 Chase, 800 Brooksedge Blvd., Westerville, OH 43081-2822
11891292 EDI: CHASE.COM Nov 10 2009 19:13:00 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145
11847182 EDI: DISCOVER.COM Nov 10 2009 19:13:00 DISCOVER BANK, DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
11842603 EDI: DISCOVER.COM Nov 10 2009 19:13:00 Discover Credit Card, PO Box 30943, Salt Lake City, UT 84130
11842608 +EDI: RESURGENT.COM Nov 10 2009 19:18:00 LVNV Funding, LLC, PO Box 740281, Houston, TX 77274-0281
11842612 +EDI: WFFC.COM Nov 10 2009 19:13:00 Wells Fargo Bank, PO Box 30086, Los Angeles, CA 90030-0086
11917994 +EDI: WFFC.COM Nov 10 2009 19:13:00 Wells Fargo Bank N.A., P.O. Box 5058 MAC P6053-021, Portland, OR 97208-5058
11849288 +EDI: WFFC.COM Nov 10 2009 19:13:00 Wells Fargo Bank, N.A., c/o Wells Fargo Card Services, Recovery Department, P.O. Box 9210, Des Moines, IA 50306-9210
11942385 EDI: ECAST.COM Nov 10 2009 19:13:00 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust United States Trustee Office
11842596 GONZALEZ
11842610 Washington Mutual, PO Box 660487, TX 75526

District/off: 0974-3
Case: 09-06259

User: admin
Form ID: b18

Page 2 of 2
Total Noticed: 40

Date Rcvd: Nov 10, 2009

11958126* eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

TOTALS: 3, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2009

Signature:

